

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Brenda Sue Bowie

Debtor(s)

Case No. 15 B 16529

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2015.
- 2) The plan was confirmed on 06/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/15/2017, 09/07/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/13/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$13,353.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$13,509.05
Less amount refunded to debtor \$456.42

NET RECEIPTS: \$13,052.63

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,800.00
Court Costs \$0.00
Trustee Expenses & Compensation \$528.05
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,328.05

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABC Loans	Unsecured	200.00	NA	NA	0.00	0.00
ACL Laboratories	Unsecured	210.00	NA	NA	0.00	0.00
Advance me Today	Unsecured	520.00	NA	NA	0.00	0.00
Advocate Trinity Hospital	Unsecured	252.00	NA	NA	0.00	0.00
American Credit & Collections	Unsecured	647.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,520.00	1,519.66	1,519.66	408.38	0.00
Archer Direct	Unsecured	300.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	472.00	NA	NA	0.00	0.00
AT&T	Unsecured	52.00	NA	NA	0.00	0.00
Carrington Mortgage Services LLC	Secured	51,000.00	55,734.83	55,734.83	0.00	0.00
Carrington Mortgage Services LLC	Secured	8,189.80	6,219.26	6,219.26	6,219.26	0.00
Certified Services Inc	Unsecured	152.00	NA	NA	0.00	0.00
Chicago Imaging Assoc.	Unsecured	52.00	NA	NA	0.00	0.00
City of Chicago Department of Finance	Secured	504.00	0.00	504.00	504.00	6.84
City of Chicago Department of Revenue	Unsecured	1,288.00	510.00	510.00	137.05	0.00
Cmre. 877-572-7555	Unsecured	108.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	362.00	270.65	270.65	72.73	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	65,938.00	79,254.62	79,254.62	0.00	0.00
First Premier BANK	Unsecured	398.00	NA	NA	0.00	0.00
GE Money Bank	Unsecured	1,204.00	NA	NA	0.00	0.00
Illinois Lending Corporation	Unsecured	1,100.00	1,589.54	1,589.54	427.16	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	1,204.18	1,204.18	323.60	0.00
Katrina A Cox, Law Office	Unsecured	0.00	NA	NA	0.00	0.00
Lincoln park Institute	Unsecured	132.00	NA	NA	0.00	0.00
Liquid Ventures LLC	Unsecured	0.00	NA	NA	0.00	0.00
Liquid Ventures LLC	Unsecured	210.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	351.00	NA	NA	0.00	0.00
Money Loans Quick	Unsecured	300.00	NA	NA	0.00	0.00
National Credit Lenders	Unsecured	628.00	855.00	855.00	229.76	0.00
Portfolio Recovery Associates	Unsecured	0.00	167.04	167.04	44.89	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Quantum3 Group	Unsecured	600.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	73.00	NA	NA	0.00	0.00
Silver Cloud Financial	Unsecured	500.00	125.00	125.00	33.59	0.00
SLM Financial CORP	Unsecured	0.00	NA	NA	0.00	0.00
State Collection Servi	Unsecured	893.00	NA	NA	0.00	0.00
Sure Advance	Unsecured	400.00	NA	NA	0.00	0.00
USA Loans #9127	Unsecured	590.00	590.39	590.39	158.66	0.00
USA Loans #9127	Unsecured	590.00	590.39	590.39	158.66	0.00
Wow Cable	Unsecured	400.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$55,734.83	\$0.00	\$0.00
Mortgage Arrearage	\$6,219.26	\$6,219.26	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$504.00	\$504.00	\$6.84
TOTAL SECURED:	\$62,458.09	\$6,723.26	\$6.84
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$86,676.47	\$1,994.48	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,328.05</u>
Disbursements to Creditors	<u>\$8,724.58</u>
TOTAL DISBURSEMENTS :	<u>\$13,052.63</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.